Fig. 1

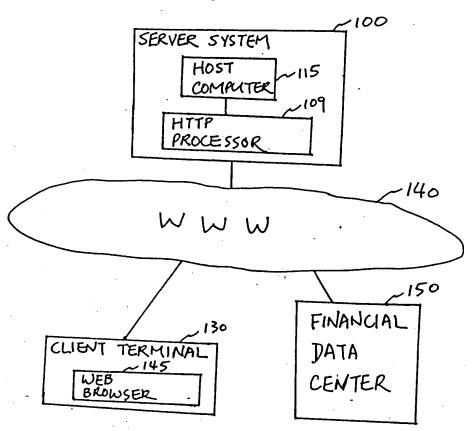


Fig. 2

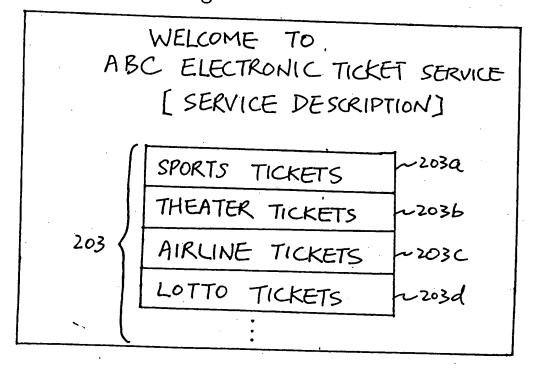


Fig. 3

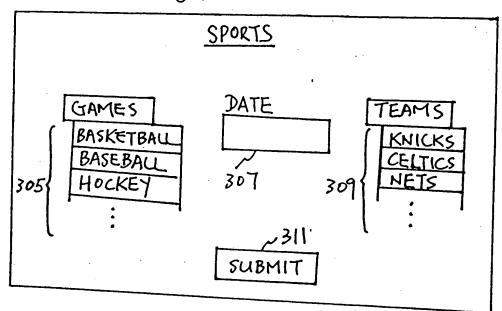


Fig. 4

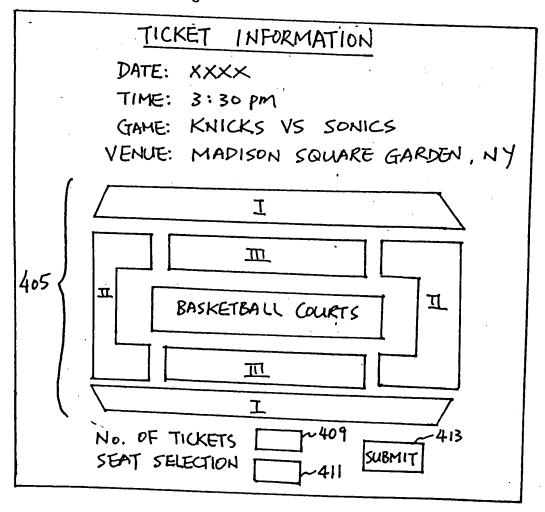


Fig. 5

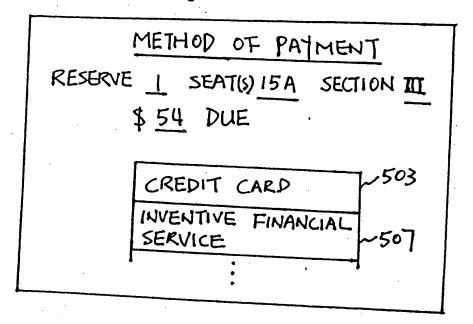


Fig. 6 FINANCIAL DATA CENTER COMMUNICATION PROCESSOR 611 FACILITY MEMORY -619 669 USER DATABASE DATABASE USER RECORD RECORD USER RECORD 693-2 USER RELORD MERCHANT RECORD 623-M 693-K

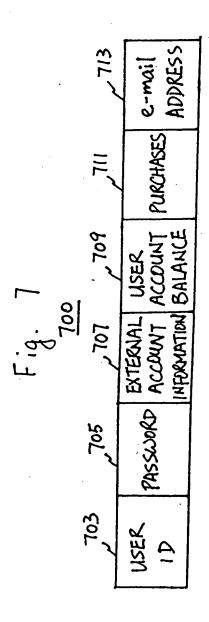


Fig. 8	2100/	e-mail ADDRESS
	4 7	TRANSACTION RECORDS
	808	PASSLJORD ACCOUNT ACCOUNT REALSACTION E-MOLI   INFORMATION BALANCE RECORDS ADDRESS
	689	EXTERNAL ACCOUNT INFORMATION
	308	PASKLOORD
	803	MERCHANT 1P
	800	808 , ,

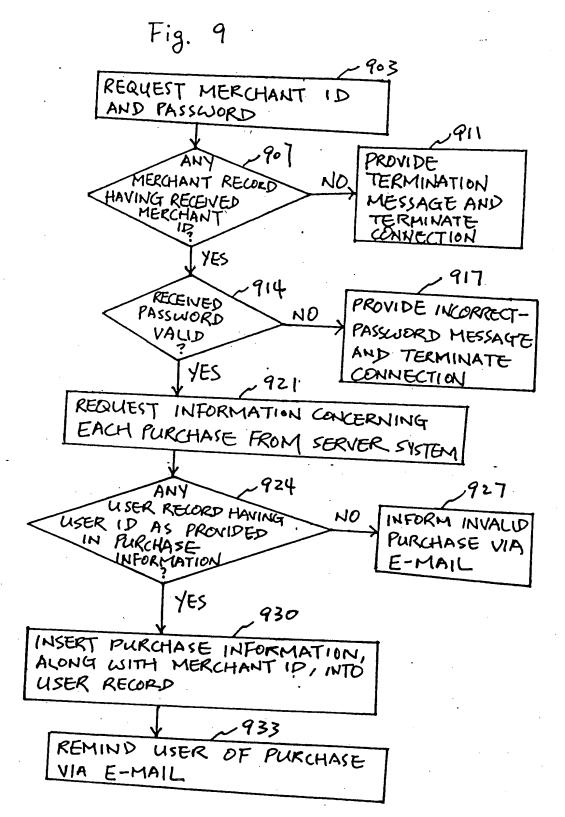
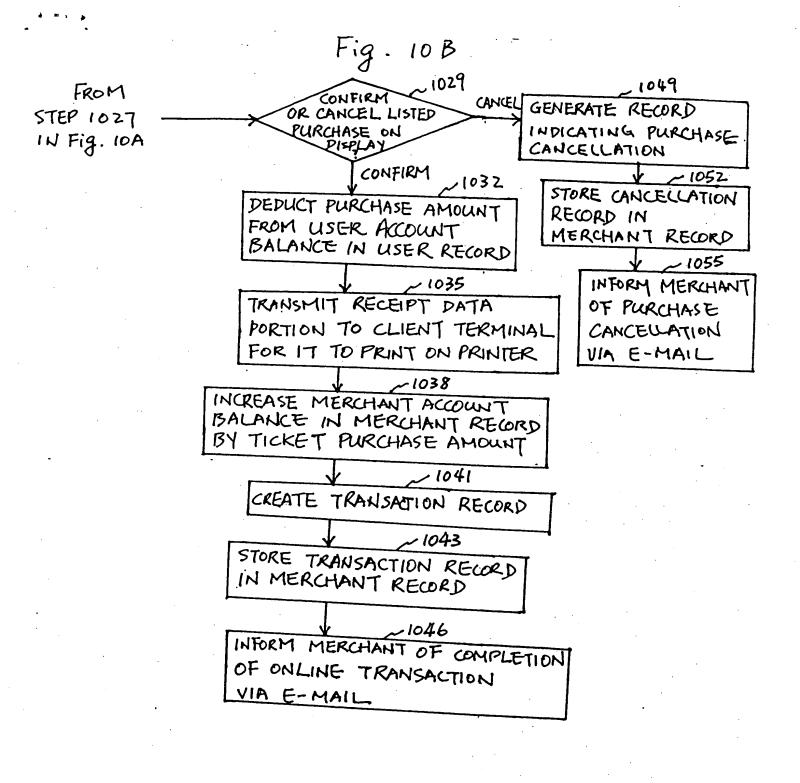


Fig. 10 A -1003 REQUEST USER ID AND PASSWORD 1011 1007 PROVIDE TERMINATION NO USER RELORD MESSAGE AND HAVING RECEIVED USER ID TERMINATE CONNECTION YES 1014 1017 PROVIDE INCORRECT -RECEIVED NO PASSWORD PASSWORD MESSAGE VALID YES .1021 READ FROM USER RECORD INFORMATION CONCERNING ALL DUTSTANDING PURCHASES 1024 FORMAT INFORMATION JUST READ FOR DISPLAY ON CLIENT TERMINAL ,1027 TRANSMIT FORMATTED INFORMATION

TO CLIENT TERMINAL

GO TO STEP 1029 IN Fig. 10B



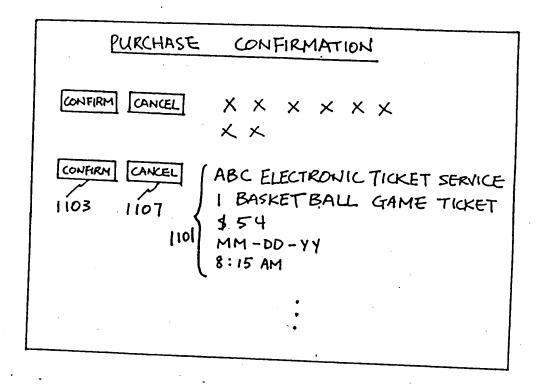


Fig. 12

